

2009 Annual Action Plan Draft

**Housing and Community Development Programs
April 1, 2009 -March 31, 2010**



**Prepared by:
Idaho Housing and Finance Association &
Idaho Department of Commerce**



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Preface

This document is the fourth annual update to the initial Annual Action Plan contained in the Idaho's *2005 Five-Year Strategic Plan for Housing and Community Development*. The Five-Year Plan presents a broader description of the jurisdiction and basic information about the State and its various regions, along with needs assessment and recommendations for housing affordability. It reflects on the upcoming program year beginning April 1, 2009, along with specific activities designed to further the actions and strategies outlined in Idaho's *Five-Year Strategic Plan for Housing and Community Development*.

A draft copy of this document was made available for public review and comment for a period of 30 days prior to the final submission deadline to HUD by February 12, 2009. Copies of the Draft were available for review at major public libraries, IHFA branch offices and Idaho Department of Commerce, as well as on the Web as a downloadable PDF file. For 2009, the Draft was available for public review and comment beginning Monday, January 5, 2009 through Friday, February 6, 2009. In addition, stakeholders were notified during meetings and events leading up to and including the public comment period. The Public Comment period was published on two separate occasions, January 4, 2009, and again on January 19, 2009. A Public Hearing was also held at IHFA's Main Offices, located at 565 West Myrtle, Boise, Idaho from 4 p.m. to 5:30 p.m., on January 26, 2009.

The 2009 Annual Action Plan is available on the Idaho Department of Commerce Website at www.commerce.idaho.gov and the Idaho Housing and Finance Association website at www.ihfa.org

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Executive Summary

This Action Plan is the annual planning document required by Congress and the Department of Housing and Urban Development (HUD). It is designed for Idaho citizens and clarifies how the State plans to distribute funding for program year 2009 (April 1, 2009 to March 31, 2010). This Action Plan is prepared and implemented by the Idaho Housing and Finance Association (IHFA) and the Idaho Department of Commerce (IDC).

Using the goals and strategies as set forth in the Five-Year Strategic Plan (2005-2009) for Housing and Community Development and information provided by local jurisdictions, IHFA and IDC have worked together to outline how the funding for the Community Development Block Grant (CDBG), the Home Investment Partnerships Program (HOME), and the Emergency Shelter Grant Program (ESG) can best be utilized to address Idaho's housing and community development needs.

Idaho Housing and Finance Association (IHFA) and Idaho Department of Commerce (IDC) work with State and local stakeholders to create and support safe decent living environments, and economic opportunities for the people and places of Idaho with the greatest need. They also strive to make these opportunities accessible and affordable to communities and individuals, and to ensure desired project outcomes are sustainable and measurable.

In 2009, the State of Idaho expects to receive approximately \$14 million dollars from the Department of Housing and Urban Development to address the following goals and strategies:

Increase access to decent affordable housing

- Sustain and increase homeownership*
- Sustain and increase affordable rental housing*
- Support equal access to a continuum of housing services*

Preserve and enhance suitable living environments

- Improve safety and livability of communities*
- Increase access to quality facilities and services*
- Improve affordability and sustainability of quality facilities and services*

Expand economic opportunities

- Create jobs primarily for low- and moderate-income persons*
- Prioritize projects that provide a living wage and fringe benefits*
- Revitalize Downtown Business Districts*

Increase community investment and involvement

- Promote effective partnerships*
- Support efforts to increase local capacity in planning, administration, and implementation*

During PY 2006, HUD adopted a series of Objectives and Outcomes that would allow all CDBG, HOME, ESG and HOPWA programs to report their accomplishments in a uniform manner. The State of Idaho's Goals and Strategies correspond to HUD's new Objectives and Outcomes as indicated on the following page:

HUD Objectives (Outcomes)	Corresponding Idaho Goals (Strategies)
<p>Suitable Living Environment</p> <p>Availability/accessibility to create suitable living environments</p> <p>Affordability to create suitable living environments</p> <p>Sustainability to create suitable living environments</p>	<p>Preserved and Enhanced Suitable Living Environments</p> <p>Improved Safety & Livability</p> <p>Improved affordability and sustainability of quality facilities and services</p> <p>Increased access to quality facilities and services</p>
<p>Decent Housing</p> <p>Accessibility for the purpose of providing decent housing</p> <p>Affordability for the purpose of creating decent housing</p> <p>Sustainability for the purpose of creating decent housing</p>	<p>Increased Access to Decent, Affordable Housing</p> <p>Sustain and increase home ownership</p> <p>Sustain and increase affordable rental housing</p> <p>Support equal access to a continuum of housing services</p>
<p>Economic Opportunities</p> <p>Accessibility for the purpose of creating economic opportunities</p> <p>Affordability for the purpose of creating economic opportunities</p> <p>Sustainability for the purpose of creating economic opportunities</p>	<p>Expanded Economic Opportunities</p> <p>Create jobs primarily for low- to moderate income persons</p> <p>Prioritize projects that provide a living wage and fringe benefits</p> <p>Revitalize downtown business districts</p>
<p>There is no corresponding HUD outcome for this Idaho goal; rather, these goals are completed and reported as Technical Assistance to the HUD offices.</p>	<p>Increased community investment and involvement</p> <p>Promote effective partnerships</p> <p>Support efforts to increase local capacity in planning, administration and implementation</p>

Community Development Block Grant

Community Development Block Grant (CDBG) funds are distributed in accordance with the State CDBG rules, which may be accessed at <http://adm.idaho.gov/adminrules/bulletin/bul/06sept.pdf>. State CDBG funds serve communities throughout the State, excluding Idaho's seven entitlement communities, Boise, Idaho Falls, Pocatello, Coeur d'Alene, Meridian, Lewiston, and Nampa, each of which receives funds directly from HUD.

Based on HUD's formula allocation of CDBG, which takes into account the State's population, poverty levels, and overcrowded housing number, the State expects to receive approximately \$8,300,000 million in funding. Including its PY2009 allocation and PY 2008 CDBG carryovers and reversions, equaling approximately \$4,000,000 the State projects that it will have

- \$300,000 to spend on imminent threats
- \$498,000 to spend on community and senior citizen centers
- \$5,576,000 to spend on public facilities
- \$5,576,000 to spend on economic development projects

In addition, the majority of CDBG projects are dependent upon funds leveraged by local communities from local, private, State, and federal sources. During PY 2007, Idaho communities leveraged on average \$12.50 to match every CDBG dollar awarded.

The ICDBG program is currently meeting nine of its eleven strategies. The State has allocated less funding than was expected for the "create jobs primarily for low-and-moderate income persons" and "prioritize projects that provide a living wage and fringe benefits" strategies that are under the expanded economic opportunities goal. The following paragraph identifies percentage of CDBG expended on each strategy versus projected spending percentage:

- "Create jobs primarily for low-and moderate-income persons" (IDC awarded 16% of PY 2005,06 & 07 funds and has projected spending 40% of program funds on this strategy during the five year period 2005-2010)
- "Prioritize projects that provide a living wage and fringe benefits" (IDC awarded 10% of PY 2005, 06 & 07 funds and has projected spending 35% of program funds on this strategy during the five year period 2005-2010).

Four factors that are likely causing IDC to not meet the three job creation strategies:

- 1) The length of time required to complete an environmental assessment since once a community begins the CDBG application process, all private development must be put on hold until an environmental release is completed.
- 2) Three new entitlement cities established in the State within the last three years. CDBG job creation funds have typically been expended in higher populated communities rather than rural areas.
- 3) The State legislature has established in 2006 a \$1,000,000 annually funded Job Development Program to help fund public infrastructure cost associated with private business expansion and development. In 2007, the State legislature allocated another \$600,000 to the fund.
- 4) Current nationwide economic downturn has limited the ability for businesses to obtain loans or credit to expand or have caused a number of businesses to scale back their operations and work force.

In efforts to meet the job development strategies as was established in the Strategic Plan, IDC staff work in conjunction with local economic development staff to identify potential economic development project sites earlier in the development process. Staff is also working with grant administrators to initiate the environmental review as soon as a community considers applying for ICDBG funds so that the process no longer inhibits economic development projects. IDC staff and its partners are also focusing job creations efforts in non MSA areas.

IDC met the 15 month's timeliness obligation of the PY 2007 CDBG funds. Idaho ranks 8th nationally for State CDBG funding obligations as of HUD's November 2008 State expenditure report.

Home Investment Partnerships Program

In January 1991, the Governor of Idaho appointed IHFA to administer the State of Idaho's HOME Investment Partnership Program (HOME). Since 1992, Idaho's HOME program has received \$74,909,804.00 in HOME funds used in the creation of long-term, safe, decent, affordable housing for the low-income citizens in Idaho. Currently, Idaho's HOME program is

ranked 4th nationally for using the funds to benefit low-income renters (0-50% AMI). Overall, as a state Participating Jurisdiction, IHFA is ranked 7th out of 51 State Participating Jurisdictions.

HOME funds are allocated and awarded in accordance with the IHFA's HOME Administrative Plan (available at www.ihfa.org/grants). HOME funds serve communities throughout the State, excluding the city of Boise, which receives a direct allocation of HOME funds from HUD.

During 2009, IHFA expects to receive an allocation of approximately \$5.5 million in HOME funds. This amount is based solely on the 2008 Program Year allocation. The investment of this funding in Idaho will be impacted by the increasing volatility of the housing and equity markets, as well as the increased demand for HOME funds during the prior year. The increase in multi-family rental project applications is most likely attributed to the downturn in the market with developers turning to the affordable housing market to help tide them over until the economy recovers. The demand for HOME down payment assistance and other homebuyer assistance programs has skyrocketed and may increase even further during 2009 as the availability of other down payment assistance programs has decreased.

HOME funds are distributed in accordance with the IHFA's HOME Administrative Plan (available at www.ihfa.org/grants). HOME funds serve communities throughout the State, excluding the City of Boise, which receives a direct allocation of HOME funds from HUD.

During 2009, IHFA expects to receive an allocation of approximately \$5.5 million in HOME funds. This estimate is based solely on the 2008 Program Year allocation. The investment of this funding in affordable housing Idaho will be impacted by the increasing volatility of the housing market. The demand for HOME down payment assistance and other homebuyer assistance programs is expected to increase during in 2009, as well as new construction of multi-family rental projects. The increase in multi-family rental project applications is most likely attributed to the downturn in market with developers turning to the affordable housing market to help tide them over until the economy recovers.

2009 Program Year Estimated HOME funds	
2007 Estimated Ending Balance	\$10,073,948
2007 Remaining commitments (still to be spent)	\$1,794,777
2008 New Allocation	\$5,554,297
2008 Estimated Program Income	\$594,710
American Dream Downpayment Initiative	0
2008 Committed Funds	\$15,499,695
2009 Estimated Allocation	\$5,500,000
2009 Uncommitted to new Projects	\$785,000
Balance	\$3,643,483

Emergency Shelter Grant

Emergency Shelter Grant Program (ESG) funds are distributed in accordance with the ESG Policies and Procedures Manual, which may be accessed at www.ihfa.org. ESG funds serve communities throughout the State of Idaho supporting emergency shelter services. IHFA will receive approximately \$529, 000.00 in ESG funding for the 2009 program year. ESG funds are used provide homeless persons with access to safe and sanitary shelter as well as to supportive services and mainstream assistance needed to move them toward transitional or permanent housing options.

Citizen Participation

HUD has approved the Citizen Participation Plan that IHFA and IDC created in 2002 and subsequently revised in April 2007. Accordingly, a Public Notice regarding a Public Comment Period for annual Action Plans, or substantive changes will be published in advance.

IHFA and IDC published a notice for a 30 Public Comment regarding the 2009 Action Plan Draft, which included where it could be obtained and/or viewed online, the length of comment period including dates, public hearing date, location and time, and finally where any comments should be submitted. The notice was published on two separate occasions in the

seven major Idaho newspapers, the first time on January 5th and again on January 19th, 2009. The Draft Plan was available for public review and comment 30 days prior to the submission to HUD deadline for submission of February 12, 2008. Copies of the Draft Plan were made available in several public libraries, IHFA branch offices, and the Idaho Department of Commerce offices throughout Idaho, as well as on the Web as a downloadable .pdf file. In addition to the public notice, stakeholders were also notified of the comment period during any meetings and events scheduled during the comment period. IDC emailed the link to the draft publication to local governments and ICDBG-certified grant administrators throughout the State.

Objectives & Resources 91.320 (c)

Provide a summary of the annual goals (objectives) the State expects to achieve in the coming program year. Provide a concise summary of all funds that are expected to be made available from federal, private, and non-federal public sources to leverage program funds. Also, include how those funds will help meet the matching requirements of the various HUD programs.

State of Idaho's Annual Goals

Increase access to decent affordable housing

In general, this goal relates to activities designed to sustain and increase homeownership and affordable rental housing. Activities will also support equal access to a continuum of housing services. Information on Idaho's plans to affirmatively further fair housing may be found under *Additional Items* at the end of this document.

Preserve and enhance suitable living environments

In general, this goal relates to activities designed to benefit communities, families, or individuals by addressing issues in their living environment. Projects will include public infrastructure such as water and wastewater system, as well as fire stations and senior and community centers. IHFA will continue to work with local and regional stakeholders to assess affordable/workforce housing needs and barriers, and to develop effective strategies to create a balanced mix of housing that complements local infrastructure, transportation, employment, and land-use.

Expand economic opportunities

In general, this goal relates to activities designed to expand economic opportunities by creating/retaining jobs or help revitalize downtown areas of local communities.

Increase community investment and involvement

In general, this goal relates to activities that are undertaken by program staff to promote effective partnerships between communities and other agencies to address local issues and to support efforts to increase local capacity planning, administration and implementation. These projects will be funded utilizing technical assistance and State funds.

Community Development Block Grant (CDBG) Resources

The Community Development Block Grant Program does not require match except for administration at the State level, but the Idaho Community Development Block Grant Program (ICDBG) does award points to projects based upon the level of match they provide to complete the project. The local, State, and federal match categories leverage the ICDBG funds by completing the funding package necessary to construct public infrastructure projects. The private match leverage is from businesses rehabilitating, expanding, or building new facilities as a result of the ICDBG infrastructure improvements.

Match source	Match description	Amount	Strategy addressed
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Local	Cash, bonds, in-kind, bank loans, United States Department of Agriculture-Rural Development (USDA-RD) loans	\$20,213,000	Improve safety and livability of communities. Increase access to quality facilities and services. Improve affordability and sustainability of quality facilities and services. Create jobs primarily for low-and moderate-income persons. Prioritize projects that provide a living wage and fringe benefits. Revitalize downtown business districts.
State	Grants from Idaho Water Resources, Department of Environmental Quality, Department of Transportation, Idaho's Rural Initiative, and IDC staff time	\$503,000	Improve safety and livability of communities. Increase access to quality facilities and services. Improve affordability and sustainability of quality facilities and services. Create jobs primarily for low-and moderate-income persons. Prioritize projects that provide a living wage and fringe benefits. Promote effective partnerships. Engage grassroots and faith-based organizations. Support efforts to increase local capacity in planning, administration and implementation. Revitalize downtown business districts.
Federal	Grants from USDA-RD, Economic Development Agency, Environmental Protection Agency, Army Corps., Department of Transportation	\$5,352,000	Improve safety and livability of communities. Increase access to quality facilities and services. Improve affordability and sustainability of quality facilities and services. Revitalize downtown business districts.
Private	Business construction and rehabilitation	\$7,905,000	Create jobs primarily for low-and moderate-income persons. Prioritize projects that provide a living wage and fringe benefits. Improve safety and livability of communities. Revitalize downtown business districts.
TOTAL		\$33,973,000	

In addition to the projected \$8.3 million the State expects to receive in CDBG funding, the following is a table of the projected resources from other Federal, non-Federal (State and local), and private sources to be made available to CDBG funded projects and the associated strategies they will address in accordance with the State's strategic plan.

HOME Investment Partnerships Program Resources

HOME is the largest Federal block grant to State and local governments designed exclusively to create and maintain decent, affordable housing, for low-income households. IHFA estimates it will administer approximately \$15 million in HOME funds which includes approximately \$600,000 in program income and carry over from previous years during the 2009 Program Year. Based on current commitment levels and projects to receive commitment (not in the IDIS system yet), IHFA anticipates having roughly \$3.6 million available for the 2009 Program Year.

HOME requires all participating jurisdictions to match 25 cents of every dollar in program funds with non-Federal sources. HOME also requires the investment be leveraged. Leverage can be made with Federal and/or private and non-Federal dollars and includes match. The following is a table of the projected resources from Federal, non-Federal (State and local), and private sources to be made available during the 2009 Program Year to leverage HOME assisted projects and the associated strategies they will address in accordance with the State of Idaho's Five-Year Strategic Plan.

2009 HOME Program Estimated Leverage			
Source	Leverage description	Amount	Strategy addressed
Local	Local Government	\$130,000	Sustain and increase affordable homeownership. Sustain and increase affordable rental housing. Support equal access to a continuum of housing

			services. Improve safety and livability of communities. Promote effective partnerships. Support efforts to increase local capacity
State	State of Idaho Health and Welfare Weatherization	\$20,000	Sustain and increase affordable homeownership. Sustain and increase affordable rental housing. Improve safety and livability of communities.
Federal	United States Dept. of Agriculture Rural Development Federal Home Loan Bank Internal Revenue Service Section 42 Tax Credit HUD's Community Development Block Grant (CDBG) HUD's Supportive Housing Program (SHP) HUD's Self Help Opportunities Program	\$2,500,000 \$250,000 \$2,000,000 \$100,000 \$330,000 \$600,000	Sustain and increase affordable homeownership. Sustain and increase affordable rental housing. Support equal access to a continuum of housing services. Improve safety and livability of communities. Promote effective partnerships. Support efforts to increase local capacity
Private	Deferred Developer Fee Donations Conventional Financing Foundations, Grants Idaho Housing and Finance Association Private Financing Sweat Equity Foregone Fees (architecture, other) Non-For Profit Financing Mortgage Revenue Bonds Idaho Community Reinvestment Corp. (ICRC)	\$1,000,000 \$400,000 \$5,000,000 \$75,000 \$50,000 \$25,000 \$5,000 \$370,000 \$200,000 \$180,000	Sustain and increase affordable homeownership. Sustain and increase affordable rental housing. Support equal access to a continuum of housing services. Improve safety and livability of communities. Promote effective partnerships. Support efforts to increase local capacity
TOTAL		\$13,235,000	

2009 Program Year HOME Program Estimated Match	
Mortgage Revenue Bond, Home Start Grants	\$180,591
Foundations/Grants, Private Donations, Local Govt., Private Financing, Non-For-Profit Financing, Foregone Fees, Taxes, Charges, Below Market Interest Rate Financing	\$719,375
Sweat Equity	\$220,000
Total	\$1,119,966

Emergency Shelter Grant Resources

The Emergency Shelter Grants (ESG) program is a formula-funded program that uses the Community Development Block Grant (CDBG) formula as the basis for allocating funds to eligible jurisdictions, including States, territories, and qualified metropolitan cities and urban counties. During the 2009 Program Year, IHFA will receive \$529,000 in ESG funding. The following is a table of the projected resources from Federal, non-Federal (State and local), and private sources to be made available to ESG funded projects and the associated strategies they will address in accordance with the State's Five-Year Strategic Plan. These projections would offer a total of \$1,426,847 in various financial resources to match the ESG 2007 grant. This amount is greater than the \$429,252.00 match requirement. By law, the first \$100,000 of ESG assistance provided to the State of Idaho does *not* require match, however any additional funding requires a one-to-one match.

Estimated 2009 Program Year Resources

Match source	Match description	Amount	Strategy addressed
Local	Local Government Local Business	\$165,000	<p>To help coordinate efforts by different organizations within geographic areas in order to fill gaps in facilities and services identified in each Regional Continuum of Care Plan,</p> <p>To support projects that use program funds to complement the use of other available public and private funds and other resources to improve services to the homeless,</p> <p>To fund projects which address severe shortages in services to the homeless with clearly defined methods to measure the outcomes of these services,</p> <p>To support projects which use funds to expand or make improvements to existing facilities for the homeless, support projects that best assist persons in moving through the Continuum of Care toward independent living,</p> <p>To support projects in jurisdictions where comprehensive support and ancillary services are available and accessible to homeless individuals, and</p> <p>To support projects that can be completed in a timely manner, with measurable outcomes, within budget, and in conformance with all applicable federal and State requirements.</p>
State	Idaho Council on Domestic Violence & Victim Assistance Idaho Dept. of Education LBOCC MCC	\$132,000	<p>To support projects that use program funds to complement the use of other available public and private funds and other resources to improve services to the homeless,</p> <p>To fund projects which address severe shortages in services to the homeless with clearly defined methods to measure the outcomes of these services,</p> <p>To support projects which use funds to expand or make improvements to existing facilities for the homeless,</p> <p>To support projects in jurisdictions where comprehensive support and ancillary services are available and accessible to homeless individuals, and</p> <p>To support projects that can be completed in a timely manner, with measurable outcomes, within budget, and in conformance with all applicable federal and State requirements.</p>
Federal	Community Development Block Grant Program Community Service Block Grant Federal Emergency Management Agency EFSP	\$376,000	<p>To help coordinate efforts by different organizations within geographic areas in order to fill gaps in facilities and services identified in each Regional Continuum of Care Plan,</p> <p>To support projects that use program funds to complement the use of other available public and private funds and other resources to improve services to the homeless,</p> <p>To fund projects which address severe shortages in services to the homeless with clearly defined methods to measure the outcomes of these services,</p> <p>To support projects which use funds to expand or make improvements to existing facilities for the homeless,</p> <p>To support projects in jurisdictions where comprehensive support and ancillary services are available and accessible to homeless individuals.</p>
Private	United Way Private Donations Runaway	\$754,000	<p>To support projects that use program funds to complement the use of other available public and private funds and other resources to improve services to the homeless,</p> <p>To support projects that best assist persons in moving through the Continuum of Care toward independent living,</p>

	Youth Foundation Glanbia Foods Post Register Alltel Volunteer hour		To support projects which will carry out Homelessness Prevention activities, To support projects in jurisdictions where comprehensive support and ancillary services are available and accessible to homeless individuals.
TOTAL		1,427,000	

Other resources, both Federal and non-Federal, that are expected to be available during the 2009 program year in order to meet a variety of housing and supportive service needs identified in the State of Idaho's Five-Year Strategic Plan include the following.

Housing Opportunities for Persons with AIDS (HOPWA)

HUD makes available HOPWA funds nationally both on a formula and competitive basis. HOPWA distributes program funds using a statutory formula that relies on AIDS statistics. The State of Idaho does not receive a formula allocation of HOPWA funds. IHFA competes nationally on behalf of the State of Idaho for a HOPWA allocation. HOPWA funding provides both housing and supportive services to persons diagnosed with HIV/AIDS.

IHFA worked closely with the State of Idaho's STD/AIDS program and other advocates to coordinate efforts during the early stages of this grant. There are currently three other sources of State funding, in addition to HOPWA, for HIV/AIDS related services. Funds are available through the Idaho Department of Health and Human Services, STD/AIDS Program include Ryan White Title II and Title III. There is also funding available through the Center for Disease Control (CDC). Because the total amount of funding available from the different sources is not enough to adequately address the need, IHFA regularly works with the other organizations to avoid duplicative of services.

During the 2009 program year, IHFA anticipates expending approximately \$428,000 in HOPWA funding which is estimated to provide housing and supportive services for 84 persons diagnosed with HIV/AIDS. Shelter Plus Care

The Shelter Plus Care Program (S+C)

The Shelter Plus Care Program provides rental assistance and supportive services to homeless persons who also have been diagnosed with a mental illness, substance abuse issues, or dual diagnoses. The program started in 1996 with nine units in Idaho Falls, and added nine units in the Pocatello area and ten units in the Coeur d'Alene region in 1997. As of 2008, there are a total of 74. IHFA does not anticipate any additional units in 2009.

Funding was secured in the 2000 Continuum of Care application to extend the program into areas around Twin Falls (Region IV), Lewiston (Region II), and Nampa/Caldwell (Region III). In addition, IHFA's Shelter Plus Care renewal project in Idaho Falls, Region VI, was funded. All projects have been funded on a renewal basis as needed. Additionally, a new Statewide S+C program was applied for and awarded under the 2002 Continuum.

Within the 2008 Continuum of Care Homeless Assistance Application, IHFA has applied for four (4) Shelter Plus Care Renewal Applications. If successful, this application will bring \$492,888 of Shelter Plus Care funds to Idaho for 74 units of continued housing.

The Supportive Housing Program

The Supportive Housing Program is authorized by [Title IV, Subtitle C](#), of the McKinney-Vento Homeless Assistance Act of 1987, as amended. It is designed to promote, the development of supportive housing and supportive services to assist homeless persons in transition from homelessness and to enable them to live as independently as possible. Eligible applicants are States, units of local government, other governmental entities such as Public Housing Authorities, and private nonprofits. As part of the State of Idaho's Continuum of Care strategy, IHFA submits a competitive application annually to the U.S. Department of Housing and Urban Development.

During the 2009 program year, IHFA is estimated to distribute approximately \$2,110,000 of Supportive Housing Program funds and \$380,000 in Rapid Rehousing funds for operational and service related activities for transitional housing. In addition, IHFA will contribute approximately \$413,000 of private funding to match the federal portion of each of those

HUD-funded programs. Based on information currently available, IHFA anticipates serving approximately 400 people in HUD-funded transitional housing. Of that, approximately 100 units are projected to be single, unaccompanied individuals, and 100 will be adults in families and 200 will be children in families.

Accessibility Improvements Program

IHFA administers a grant program that allows low-income persons with disabilities to modify their homes for accessibility purposes. The Accessibility Improvements Program (AIP) is intended to help persons unable to afford the financing for accessibility modifications on their own. An applicant must first exhaust all other possibilities of funding sources for their modification, as AIP funds are considered a source of last resort. Low-income, disabled Idahoans submit the application to one of three designated Independent Living Centers in Idaho for a grant amount up to \$5,000. The grant funds can be used for modifications to a rental unit as well.

Funding for this program is provided through settlement agreements reached between the U.S. Department of Housing and Urban Development and respondents to complaints regarding possible violation of the Fair Housing Act provisions with respect to standards for housing accessibility.

To date, the program has expended approximately \$686,472 in funds and has assisted more than 171 households. IHFA is unable to predict how much money will be available for this program during the 2009 program year. Currently, all funding for this program has been expended.

Tax Exempt Mortgage Revenue Bonds

For nearly 30 years, IHFA has helped over 58,000 Idahoans achieve the goal of home ownership by providing affordable home mortgage loans to low and moderate-income families through its Single Family Mortgage Loan Program. The program operates with the full participation and cooperation of over 44 banks and mortgage companies and 250 mortgage brokers. The lenders qualify eligible homebuyers, underwrite and close the loans, then sell them to IHFA. Mortgage Brokers process the loan and then submit it to IHFA for underwriting, closing, and funding.

Proceeds from the sale of tax-exempt mortgage revenue bonds are utilized to purchase/fund the mortgages. The bonds tax exempt status of the bonds allow the Single Family Mortgage Loan Program to offer interest rates that average 3/4 to 1 percentage point below market rates. Currently, IHFA operates a homeownership lending center in Boise offering homebuyer education, Reverse mortgage counseling, mortgage, and foreclosure counseling services for all of Idaho. As of November 2008 IHFA's loan portfolio of over 15,000 loans are held and serviced from our Boise homeownership center.

Finally Home! ®

Finally Home! ® is a comprehensive homebuyer education program that was designed by Idaho Housing and Finance Association and other organizations in Idaho. This program is sponsored in part by a Housing Counseling grant from the U.S. Department of Housing and Urban Development. The grant supports one-on-one housing counseling through IHFA, as well as partial support for the Idaho Partners for Home Buyer Education, Inc. homebuyer education classes throughout the State. The grant encompasses housing counseling through group counseling (classes), and one-on-one counseling in the areas of: pre-occupancy, mortgage default, reverse mortgage, rental delinquency issues, and homeless prevention. In 2007, IPHBE, Inc. made available their textbook in Spanish, a set of DVDs covering the homebuyer education course in Spanish, and a new web-based, on-line course in Spanish. The DVDs can be viewed by contacting one of the eight Regional Training Partners.

For the 200 calendar year, IPHBE, Inc. estimates 2,000 persons will be served through homebuyer education, expending approximately \$80,000. In the area of one-on-one counseling, IHFA and IPHBE, Inc. are estimating approximately 2,500 households will be served for over 3,000 hours in the areas of pre-occupancy, default, reverse mortgage (HECM), rental delinquency and homeless prevention counseling.

For the 2009 calendar year, IHFA estimates it will expend approximately \$95,000 for services provided in the Finally Home! ® program. In the area of one-on-one counseling, IHFA anticipates expending \$132,510 to serve 2,810 persons for 4,032 hours in the areas of post-purchase, pre-occupancy, rental delinquency, reverse mortgages (HECM) counseling and homeless prevention counseling.

Activities 91.320 (d)

Describe each program's method of distributing funds to local governments and non-profit agencies to carry out activities to meet the State's goals and strategies, the reasons for the allocation priorities, how the proposed distribution of funds will address propriety needs and specific objectives described in the consolidated plan, and any obstacles to addressing underserved needs.

Community Development Block Grant

IDC distributes CDBG funds on a competitive statewide basis where applications are ranked against each other for funding. The ICDBG Application Handbook which details the application review procedures is available online at www.community.idaho.gov. IDC does set-aside the CDBG funds as follows:

- Two percent (2%) plus \$100,000 of the total allocation is reserved for the department's administrative costs;
- One percent (1%) of the total is reserved for technical assistance;
- Five percent (5%) or \$300,000, whichever is less, of the total allocation is set aside for imminent threat grants with a maximum grant amount of \$100,000. Applications are received quarterly.
- Six percent (6%) or \$600,000, whichever is less, of the total allocation is set aside for senior citizen center and community center grants with a maximum grant amount of \$150,000; Applications are received annually.
- Fifty percent (50%) of the remaining allocation, plus 50% of the program income, recaptured funds, and carryover funds from previous program year is reserved for public facility and housing grants. Maximum grant amount available is \$500,000. Applications are received annually.
- Fifty percent (50%) of the remaining allocation, plus 50% of program income, recaptured funds, and carryover funds from the previous year is reserved for economic development grant for both job creation and downtown revitalization projects. Maximum grant amount available is \$500,000. Job creation applications are received quarterly and downtown revitalization applications are received annually.

Idaho State CDBG program rules allow for flexibility between these funding set-asides based upon public need in the various categories(i.e. if the State receives fewer requests for public facilities, and a larger than normal number of senior center funding requests, we may choose to increase the senior center funding above the projected set-aside).

Idaho State's goals and strategies have been identified through a combination of stakeholder and public input, past application submittals and other knowledge of social, environmental, and economic trends as identified in the Consolidated Plan. Based on these factors, the ICDBG non- housing community development goals and strategies are as follows:

Goal: Preserve and Enhance Suitable Living Environments

Strategy: Improve safety and livability of communities:

Activities under this strategy will include a variety of projects such as bringing water and sewer systems in compliance with environmental standards, improving medical and fire safety facilities, eliminating slum and blight from downtowns or neighborhoods and other public facility projects.

Strategy: Increase access to quality facilities and services:

Activities under this strategy will include a variety of projects such as installing a water or sewer system where none exists; building new fire safety and medical facilities, rehabbing or building senior and community centers, improving or building assisted living facilities and other public facility projects.

Strategy: Improve affordability and sustainability of quality facilities and services:

Activities under this strategy will include construction or rehabilitation of water, sewer, fire, and medical facilities, assisted living facilities, streets and other public facilities for the purpose of making them more affordable and sustainable.

Goal: Expand Economic Opportunities

Strategy: Create jobs primarily for low- and moderate-income persons:

Activities under this strategy will include installation, upgrade, construction, and acquisition of public facilities (water, sewer, power, gas, streets, buildings, etc.) to assist in the public cost to promote expansion of an existing business or location of a new business.

Strategy: Prioritize projects that provide a living wage* and fringe

Activities under this strategy will include installation, upgrade, construction, and acquisition of public facilities (water, sewer, power, gas, streets, buildings, etc.) to assist in the public cost to promote expansion of an existing business or location of a new business. (*Living wage will be defined as the most recent county or State average wage at the time of application submittal.)

Strategy: Revitalize downtown business districts (improved sustainability):

Activities under this strategy will include elimination of slum and blight in downtowns through façade improvements, infrastructure improvements, acquisition, and demolition of dilapidated properties.

Goal: Increase Community Investment and Involvement

Strategy: Promote effective partnerships

Activities under this strategy will include quarterly meetings with State and federal agencies providing funding for community projects, holding annual forums in each region of the State to bring together area funding and service providers, local elected officials, community leaders and citizens to discuss area needs and possible resolutions and continue to meet with funding partners and regulatory agencies to review merits of ICDBG public facility applications.

Strategy: Support efforts to increase local capacity in planning, administration, and implementation

Activities under this strategy will include continuing support of the Northwest Community Development Institute, continued participation in the Community Review Process, holding biennial grant administration certification workshops and holding annual grant application workshops in each region of the State, and continue to provide one-on-one technical assistance for project development. The proposed distribution of funds will address the strategies described in the Consolidated Plan as follows:

Method of distribution	Strategy addressed
2% plus \$100,000 for IDC's administration	-Promote effective partnerships. -Support efforts to increase local capacity in planning, administration and implementation.
1% reserve for Technical Assistance	-Promote effective partnerships. -Support efforts to increase local capacity in planning, administration and implementation.
5% or \$300,000 set-aside for imminent threat grants	-Improve safety and livability of communities
6% or \$600,000 set-aside for senior citizen and community center grants	-Increase access to quality facilities and services. -Improve affordability and sustainability of quality facilities and services
50% set-aside for public facilities and housing grants	-Improve safety and livability of communities -Increase access to quality facilities and services
50% set-aside for economic development grants	-Create jobs primarily for low-and moderate income persons -Prioritize projects that provide a living wage and fringe benefits -Revitalize downtown business districts

Although these grants have a specified set-aside, Idaho State CDBG rules allow IDC the flexibility to adjust these amounts according to State needs. IDC does not establish specific numerical goals as community needs vary from program year to program year. (Note: The complete rules for the program and application materials can be obtained from our website at www.commerce.idaho.gov or by calling 208-334-2470.)

Home Investment Partnerships Program (HOME)

IHFA awards HOME funds through a competitive application process. Applications are accepted throughout the year called an Open NOFA (Notice of Funding Availability).

IHFA reserves the right to address an identified housing need by acting outside the framework of the application process, if necessary, to fund projects that demonstrate exceptional community need and value. IHFA will advertise the need and may act as the sponsor of the project or negotiate with a qualified entity to act as the project sponsor. Such actions would require the review and approval of IHFA's Resource Allocation Committee.

IHFA is Participating Jurisdiction for the State of Idaho HOME Investment Partnership Program. Idaho's HOME program is administered according to the HOME Investment Partnerships Program Final Rule, federal regulations, and the IHFA HOME Administrative Plan. This ensures the most effective utilization HOME Program funds, as well as ongoing compliance with applicable federal regulations.

Annually, significant proposed amendments to the HOME Administrative Plan are first presented for public comment as set forth in the Citizen Participation Plan. The amendment(s) are then submitted to the IHFA Board of Commissioners for final approval. Public Comment regarding significant proposed amendments to the 2009 HOME Program Administrative Plan were solicited from the public in October 2008 and presented to the Board of Commissioners in December 2008. Other modifications, corrections, and clarifications to the Administrative Plan were also made to more accurately reflect federal regulations and the policies established by IHFA.

A complete copy of the 2009 HOME Administrative Plan is available on the IHFA website at www.ihfa.org or by calling (1-877-4-GRANTS).

Of the estimated annual allocation of HOME funds and estimated program income available during the 2009 Program Year, approximately \$3,643,483 (see table on page 7), IHFA anticipates Idaho's annual Housing Strategic Goals will be met through the following activities.

(Note: Table represents estimates based on prior years activities).

Activity	Estimated % of HOME Entitlement allocated	Anticipated outcomes	Strategy addressed
New Construction Affordable Rental Housing	28% or \$1,000,000	100 Units	Sustain and increase affordable rental housing. Support equal access to a continuum of housing services. Improve safety and livability of communities. Promote effective partnerships. Support efforts to increase local capacity
Multifamily Rental Acquisition/Rehab/Other	5% or \$200,000	36 units	Sustain and increase affordable rental housing. Support equal access to a continuum of housing services. Improve safety and livability of communities. Promote effective partnerships. Support efforts to increase local capacity
Single-Family Homebuyer Downpayment Assistance	16% or \$593,483	104 Households	Sustain and increase affordable homeownership.
Special Needs/Transitional Housing	0% or \$0	0 Units	Sustain and increase affordable rental housing. Support equal access to a continuum of housing services.
Mutual Self-Help Homeownership	5% or \$200,000	18 Units	Sustain and increase affordable homeownership.

Housing Development			Promote effective partnerships. Support efforts to increase local capacity
Set-aside for housing sponsored, owned or developed by CHDOs	23% or \$825,000 (figure reflects 15% of estimated 09 HOME allocation)	64 Units	Sustain and increase affordable rental housing. Sustain and increase affordable homeownership.
CHDO Operating Assistance	8% or \$275,000 (Figure reflects 5% of estimated 09 HOME allocation)	N/A	Promote effective partnerships Support efforts to increase local capacity
Administration	15% or \$550,000 (Figure reflects 10% of estimated 09 HOME allocation)	N/A	

IHFA will encourage project applications for HOME funds to help the following household categories identified with a high unmet need.

Priority Housing Needs (Households)			Priority need Level (High, medium, low)	Unmet Need	Five year Goal	2009 goals
Renter	Small Related	0-30%	Med	7,111	56	11
		31-50%	Med	8,490	45	9
		51-80%	Low	11,608	0	0
	Large Related	0-30%	Med	1,630	24	5
		31-50%	Med	2,614	12	2
		51-80%	Med	3,350	8	2
	Elderly	0-30%	High	4,129	110	22
		31-50%	Med	3,886	16	3
		51-80%	Low	2,891	0	0
	All Other	0-30%	High	8,085	147	30
		31-50%	Med	6,180	64	13
		51-80%	Low	7,397	5	1
Owner		0-30%	High	18,327	518	104
		31-50%	High	26,903	2500	500
		51-80%	Med	50,308	876	175
Special Needs		0-80%	High	96,272	98	20
Total				263,660	4,479	894

The State of Idaho uses both Federal and non-Federal resources to help meet its annual affordable housing goals. During the 2009 Program Year progress will be measured according to the following strategies. Outcomes will be reported in the 2008 Consolidated Annual Progress and Evaluation Report (CAPER):

Increased access to decent affordable housing

- *Sustain and increase affordable homeownership*
- *Sustain and increase affordable rental housing*
- *Support equal access to a continuum of housing services*

Preserve and enhance suitable living environments

- *Improve safety and livability of communities*

Increased community investment and involvement

- *Promote effective partnerships*
- *Support efforts to increase local capacity in planning, administration, and implementation*

Emergency Shelter Grant (ESG)

ESG funds are distributed on a competitive basis to eligible applicants. IHFA estimates it will receive \$529,000 in Emergency Shelter Grant funds for the 2009 Program Year. Eligible applicants are units of general local government or private non-profit organizations.

Eligible activities under the ESG program regulations are:

- Rehabilitation/renovation/conversion of emergency shelters
- Essential services provided in conjunction with emergency shelters
- Operations and/or maintenance of emergency shelters
- Homelessness prevention

Operations and Maintenance of Emergency Shelters will be the first priority. IHFA will set aside 10-15% of the available ESG funds for homelessness prevention activities and will limit Essential Services to 26% of the statewide allocation.

Homelessness prevention funds will be accessible to qualified service providers, but will be distributed statewide by award to qualified applicants that have demonstrated the capacity to serve their region of Idaho with these funds. The application deadline is normally early May. (PLEASE NOTE: The level of Federal funds is based on the calendar 2008 allocation. Current projections for Idaho were not available at the time of this writing. Final amounts are determined by HUD and if sufficiently different, may result in a program amendment.)

ESG provides homeless persons with access to safe and sanitary shelter as well as to supportive services and mainstream assistance needed to move them toward transitional or permanent housing options. The State of Idaho's progress toward meeting its ESG goals, using both Federal and non-Federal projected resources during the 2009 Program Year will be measured using the following goals and strategies with the outcomes reported in the 2008 Consolidated Annual Progress and Evaluation Report (CAPER).

Goal - Encourage and Support Projects which fulfill a need identified in the Five-Year Strategic Plan for Housing & Community Development, and the Continuum of Care Homeless Assistance Plan.

Strategy- IHFA will continue to work with agencies whose goals fit within the Five-Year Plan and Continuum of Care. All agencies that receive funding are required to participate in the Continuum of Care and work with the other agencies in the Continuum.

Goal - Help Coordinate Efforts by different organizations within geographic areas in order to fill gaps in facilities and services identified in each Regional Continuum of Care Plan.

Strategy- This is a requirement of the Statewide Continuum of Care is participation at Regional Homeless Coordination Committee meetings. IHFA works with agencies around the State to coordinate and promote the regional meetings. Attendance at the meetings will be a factor in the rating of their Continuum application. IHFA is the lead agency of the Statewide Idaho Homeless Coordination Committee. IHFA encourages representatives from each region to participate on and contribute to this council.

Goal - Support Projects that use program funds to complement the use of other available public and private funds and other resources to improve services to the homeless.

Strategy- IHFA encourages agencies to leverage their funding by tapping into other federal, local, private, and public funding sources. IHFA works with the agencies to best use available funds, from all funding sources. All agencies that

receive funding from IHFA are required to match grant funding with other sources of money. This encourages projects to use these outside funding sources to support their programs.

Goal - Fund Projects Which Address Severe Shortages in services to the homeless with clearly defined methods to measure the outcomes of these services.

Strategy- During the initial grant application process, each project is required to State the specific needs they will address in their area. IHFA works with the regions to help them coordinate and communicate the issues that their area is facing. Through this process, agencies work together and can address the specific needs, issues, and trends they are seeing.

Goal - Support Projects which use funds to expand or make improvements to existing facilities for the homeless.

Strategy- IHFA works with each project to ensure that their facilities are suitable and meet HQS standards. Improvements of facilities are constantly implemented with the help of IHFA and/or other funding sources. Expansion of facilities is encouraged to help meet the demand and needs of the homeless population. IHFA works with all projects to make sure that they are receiving the support needed to improve or expand and support the facility.

Goal -Support Projects that best assist persons in moving through the Continuum of Care toward independent living.

Strategy- IHFA encourages all projects to work with other agencies in their region, to assist people through the Continuum of Care. Projects work together to make sure that homeless persons are receiving the assistance they need to transition towards independent living. Each region of the State has a complete continuum where individuals can receive a variety of services.

Goal - Support Projects that will carry out homelessness prevention activities.

Strategy- Each region of the State has at least one agency that provides the homelessness prevention activities. The regions work together to determine who will provide the activities in their area. IHFA works with the regions to make sure each region is working together to make sure the funds are spent appropriately.

Goal - Support Projects in jurisdictions where comprehensive support and ancillary services are available and accessible to homeless individuals.

Strategy- Providers who receive funding through IHFA provide a variety of services to homeless individuals. Each agency is required to provide information about the support and ancillary services that they provide to the community. This allows IHFA to understand what services are offered in each jurisdiction and which projects are offering these services.

Goal - Support Projects that can be completed in a timely manner, with measurable outcomes, within budget, and in conformance with all applicable federal and State requirements.

Strategy- IHFA requires all projects to sign a contract to ensure that they will complete their project in a timely manner, monitor their budget, follow project outcomes, and apply with all laws. IHFA will work with all project sponsors to answer questions and assist them with any issues that may arise throughout the year. IHFA assists project sponsors by communicating policy changes, new regulations, budget changes, as well as submitting timely expenditures.

Housing Opportunities for Persons with AIDS

IHFA administers the Housing Opportunities for Persons with AIDS grant (HOPWA) in Idaho. IHFA receives the HUD funds and then allocates HOPWA service funding to eligible service providers throughout the state. Vouchers are allocated on a first come, first served basis to eligible clients. No specific distribution plan was developed or followed for the administration of the housing vouchers.

IHFA enters into contracts annually with several qualified sponsors to deliver the supportive services and distribute short-term rental, utility, or mortgage assistance funding. Each of the contracted service providers specializes in either providing housing-related services or supportive services. These service providers play a key role in their respective regions (see attached map) with regard to providing services to persons with HIV/AIDS. In many cases, they are the only HIV/AIDS service providers in the region. Additionally, the currently contracted service providers are the only agencies recognized by the Idaho Department of Health and Welfare STD/AIDS Program, as qualified service providers based on past performance.

Although there is no contract or agreement between IHFA and the Idaho Department of Health and Welfare, project sponsors use HOPWA funds in conjunction with Ryan White Title A, Title BI, and Title C, state funding for HIV/AIDS prevention counseling and medical treatment to ensure adequate mainstream resources are supporting efforts for persons with HIV/AIDS and their families.

Section 8 Rental Assistance

IHFA is under contract with HUD to administer the federal rental assistance programs in Idaho that help low-income families, and elderly or disabled individuals to obtain decent, affordable rental housing.

To be eligible for rental assistance, tenants must qualify under HUD income limits and other eligibility criteria. Tenant incomes allowances and family compositions are all verified and recertified annually by IHFA staff. Tenants under these programs pay 30 percent of their adjusted gross monthly income for rent and utilities. Or, if they can afford it, a family may choose a unit where their portion of rent and utilities may not exceed 40 percent of their monthly-adjusted income. As a tenant's income changes, the tenant's rent share changes proportionately.

The demand for rental assistance far exceeds the funds available. Applicants are usually placed on waiting lists, and must wait from two to 24 months, depending on their current housing status and the area of the State. Persons requiring rental assistance can apply at the IHFA Branch Office that serves their region. Offices are located in Coeur d'Alene, Lewiston, Twin Falls, and Idaho Falls.

Family Self-Sufficiency

Families who participate in the Federal Section 8 Housing Choice Voucher program are eligible to be part of IHFA's Family Self-Sufficiency (FSS) Program. FSS is a voluntary program that helps families become economically independent. Through the program, households learn to set goals that always include employment and often include home ownership.

FSS Program participants agree, via a five-year contract, to establish and attain specific goals. The program's goals include assisting families to become free of all forms of State and federal welfare through employment. FSS Specialists in each branch office meet with household members to establish goals that might include: employment, job training, education, job search, money management, credit repair, and home ownership. Working as a team, the family, local service providers and the FSS Specialists help families identify and eliminate obstacles to self-sufficiency.

Participants may receive an interest-bearing escrow (savings) account that accrues as their household's portion of the rent increases because of an increase in earned-income. The tax-free account is given to the family when they complete their FSS Contract of Participation and are free of welfare for 12 consecutive months.

Homeless Management Information System (HMIS)

IHFA has collected demographic information on individuals and families experiencing homelessness seeking housing and social services prior to 1997. Collection methods have evolved from a paper system, to a PC based system and currently to a vendor product. ServicePoint, a web-based application designed for human services providers, coalitions, and communities, manages real-time client and resource data. IHFA purchased the system in 2001 with the intention that it serve as the Homeless Management Information System (HMIS) for IHFA on behalf of the State of Idaho. Implementation and data entry was initiated in 2002. Sub-recipients receiving HUD funding completed training sponsored by IHFA in October of 2003 and subsequently data entry began.

As the vendor made improvements to the system, IHFA has maintained efforts to keep current with system upgrades. One of the improvements has been the ability to create custom assessment and reports. Customizing the system has allowed IHFA to develop personalized data fields for service providers. In some instances, the data collection system has become more versatile to the service providers as use of data collection complements other efforts to document outcomes. In addition to providing technical assistance in collecting data specific to HUD grants, IHFA has assisted service providers in coordinating the collection of information for other grants and reporting needs.

IHFA uses ServicePoint for recording the data from the annual Point-in-Time (PIT) Count, the Annual Progress Report (APR) for SHP grant recipients, the CoC Application for funding, and the Annual Homeless Assessment Report (AHAR).

IHFA is investigating the use of the product to collect Program Year information needed for a variety of reports and outcome measurements. Financial support for the administration of ServicePoint is projected in part, to be provided by an annual HUD Supportive Housing Program grant in the amount of \$72,502.

Housing Information and Resource Center/Idaho's Housing Hotline

During the 2009 program year, IHFA will continue to support and staff its Housing Hotline, which currently averages 300 calls per month. The Idaho Housing Hotline is part of the Housing Information and Resource Center (HIRC), a free, non-governmental service for housing consumers, providers, and advocates. Since 1998, this service has helped locate appropriate services and resources for homeless support services, rental assistance, first-time buyer options, low-cost apartments, multifamily development financing, and other housing-related resources. HIRC staff also participates in Statewide planning efforts for the Idaho Community Review Team, and provides shared leadership in the Idaho Fair Housing Forum and its many education and outreach efforts, including the Idaho Fair Housing Calendar, and www.fairhousingforum.org a web-based clearinghouse of information for all stakeholders impacted by the Fair Housing Act.

Housingidaho.com

For the 2009 Program Year, IHFA will continue to sponsor the housingidaho.com / viviendaidaho.com websites. The websites allow property owners, including providers of critically needed affordable and special-needs housing, a place to advertise their properties in both English and Spanish, at no cost. The sites also allow renters to find rental housing at virtually any price range to fit their unique needs. These ADA-compliant sites also provide web links to emergency and transitional housing, as well as fair housing regulations, and supportive services throughout the state. A Special Populations/Saved Search feature offers a new tool for case managers seeking additional options for targeted populations requiring unique housing features or confidentiality.

Outcome Measures 91.320 (e)

Describe the State's outcome measures for activities included in this action plan.

CDBG Program

Activities to be completed under each strategy (outcome) as well as a description of how those activities will be funded under the State's method of distribution were included in the previous section (Activities 91.320 d). Below is a description of the State's goals and strategies and the outcome measures the State will use to assess the effectiveness of funded activities.

Goal: Preserve and Enhance Suitable Living Environments

Strategy: Improve safety and livability of communities

Measurement: Annually the number of systems brought up to environmental or safety standards, the number of people benefiting from those improvements including the percentage of low and moderate income persons benefited and for slum and blight removal projects the number of people benefiting from those improvements. Also measured will be the amount of money leveraged from other funding sources.

Strategy: Increase access to quality facilities and services

Measurement: Annually the number of persons benefiting from new or improved facilities including the percentage of low and moderate income persons benefited. Also measured will be the amount of money leveraged from other funding sources.

Strategy: Improve affordability and sustainability of quality facilities and services

Measurement: Annually the number of persons having access to more affordable facilities and services, including the percentage of low and moderate income persons benefited. Also measured will be the amount of money leveraged from other funding sources.

Goal: Expand Economic Opportunities

Strategy: Create jobs primarily for low- and moderate-income.

Measurement: Annually, total number of jobs available to, created or retained including the number of jobs filled by LMI persons by 30%, 50%, and 80% of median income.

Strategy: Prioritize projects that provide a living wage* and fringe benefits

Measurement: Annually, total numbers of jobs created that are equal to or exceed the county or State average wage, type of fringe benefit provided and including the number of jobs filled by LMI persons by 30%, 50%, and 80% of median income.

Strategy: Revitalize downtown business districts (improved sustainability)

Measurement: Within two years of project completion, an increase in number or expansion of businesses in the downtown area.

Goal: Increase Community Investment and Involvement

Strategy: Promote effective partnerships

Measurement: Annually number of persons by type represented attending meetings and number of projects funded with partners.

Strategy: Support efforts to increase local capacity in planning, administration, and implementation

Measurement: Annual number of trainings held and number of attendees by type represented.

The proposed distribution of funds will address the strategies described in the Consolidated Plan as illustrated in the table contained in the previous section (Activities 91.320 d).

Home Investment Partnerships Program (HOME)

Activities to be completed under each strategy (outcome) as well as a description of how those activities will be funded under IHFA's method of distribution were included in the previous section (Activities 91.320 d). Below is a description of IHFA's goals and strategies and the outcome measures it will use to assess the effectiveness of funded activities.

Goal: Increased Access to Decent Affordable Housing

Strategy: Sustain and increase affordable homeownership

Measurement: Output indicators may include the number of low-to-moderate income households transitioning to homeownership in a given time period, or a net change in homeownership among a target population.

Strategy: Sustain and increase affordable rental housing

Measurement: Measurable output to include the number of housing units created or improved and occupied by low-income households, or the number of individuals or families sheltered, stabilized, or moved towards self-reliance.

Strategy: Support equal access to a continuum of housing services

Measurement: Output indicators may include number of units of accessible or special-needs housing and shelter produced, and an assessment of fair housing and accessibility training opportunities/number of persons receiving training over time.

Goal: Preserve and Enhance Suitable Living Environments

Strategy: Improve safety and livability of communities

Measurement: Outcomes include the annual number of systems brought up to environmental or safety standards; the number of infill housing units developed or improved; the number of people benefiting from those improvements, including the percentage of low- and moderate-income persons served; and for slum and blight removal projects, the number of people benefiting from those improvements. Also measured will be the amount of money leveraged from other funding sources.

Goal: Increased Community Investment and Involvement

Strategy: Promote effective partnerships

Measurement: Output indicators may include well-documented public participation in project planning, approval, implementation, and oversight; evidence that grantees have explored creative and practical alternatives; growth and

development consistent with current comprehensive plans; and demonstrate use of diverse financial and in-kind resources to ensure long-term project success.

Strategy: Support efforts to increase local capacity in planning, administration and implementation measurement

(Output indicators include the number of trainings held and number of attendees by type represented, and may also include program auditing results, best practice recognition, joint comprehensive planning, budget use and project operation and impact (i.e., number of neighborhoods or households impacted per investment dollar) after startup).

Measurement: IHFA will further efforts to utilize an outcomes measurement system in order to address and evaluate the State's goals and strategies. As reported by HUD, the Integrated Disbursement and Information System (IDIS) modified in the spring of 2006 to incorporate program objectives, outcomes, and output indicators. IHFA has been in the process of preparing to report and enter performance data for the HOME Program under the new format as of the fall of 2006. IHFA staff will attend appropriate training sessions on HUD's outcome measurement system.

Emergency Shelter Grants (ESG)

Activities to be completed under each strategy (outcome) as well as a description of how those activities will be funded under IHFA's method of distribution were included in the previous section (Activities 91.320 (d)). Below is a description of IHFA's goals, strategies, and outcome measures it will use to assess the effectiveness of funded activities.

Goal: To encourage and support projects which fulfill a need identified in the Five-Year Strategic Plan for Housing & Community Development, and the Continuum of Care Homeless Assistance Plan

Measurement: Outcomes include comparing the services that are provided by agencies, as listed on the recipients yearly Annual Progress Report (APR), to the identified needs for each region of the State.

Goal: To help coordinate efforts by different organizations within geographic areas in order to fill gaps in facilities and services identified in each Regional Continuum of Care Plan

Measurement: Outcomes include the number of regional meetings that agencies attend on a yearly basis; documented services provided to the homeless in their communities; and an increase in coordination to provide services between agencies.

Goal: To support projects that use program funds to complement the use of other available public and private funds and other resources to improve services to the homeless

Measurement: Outcomes include documentation of match funding that is recorded on the yearly Annual Progress Report (APR) and entered into IHFA's database; and the comparison of actual and estimated amounts of received funds.

Goal: To fund projects which address severe shortages in services to the homeless with clearly defined methods to measure the outcomes of these services

Measurement: Outcomes include documentation of the people served and the services provided yearly on the APR; and comparison of the initial goals established by each agency with their actual outcomes.

Goal: To support projects which use funds to expand or make improvements to existing facilities for the homeless

Measurement: Outcomes include documentation of repairs throughout the year; request for budget modifications and funding to meet the demand; and the number of bed nights that are provided to the homeless compared to previous years through the yearly APR and HMIS system.

Goal: To support projects that best assists persons in moving through the Continuum of Care toward independent living

Measurement: Outcomes include the number of individuals who are stabilized and placed into transitional or permanent housing through the yearly APR and HMIS system.

Goal: To support projects that will carry out Homeless prevention activities

Measurement: Outcomes include the review of the homelessness prevention activities; the number of households assisted through draws; the yearly APR and the HMIS system.

Goal: To support projects in jurisdictions where comprehensive support and ancillary services are available and accessible to homeless individuals

Measurement: Outcomes include the services that projects list on their application, compared to what is listed on their yearly APR and reported in the HMIS system; and a comprehensive list of the services that are provided in each region.

Goal: To support projects that can be completed in a timely manner, with measurable outcomes, within budget, and in conformance with all applicable federal and State requirements

Measurement: Outcomes include an annual desk risk analysis that considers the compliance of the project, management of expenditures and contract deadlines. Results are used to determine if monitoring is needed and on-going assistance by IHFA employees is necessary on all listed issues.

Geographic Distribution 91.320 (f)

Describe the geographic areas of the State, including areas of minority concentration, where it will award funding during the 2009 program year.

The State of Idaho is the Participating Jurisdiction (PJ) for the entire State, excluding the following cities:

Boise (CDBG and HOME PJ status);
Pocatello (CDBG PJ status)
Nampa (CDBG PJ status)
Meridian (CDBG PJ status)
Coeur d'Alene (CDBG PJ status)
Lewiston (CDBG PJ status)
Idaho Falls (CDBG PJ status)

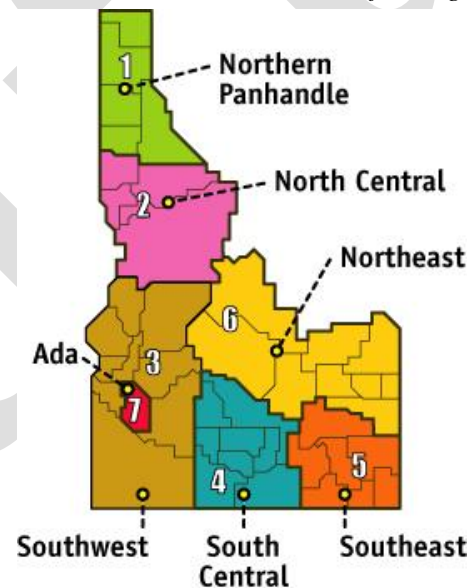
Neither IHFA nor IDC award funds based on geography. Both agencies follow a competitive application process and allocate funds based on demonstrated need, sustainability of project if funded, and the overall strength of individual application.

Community Development Block Grant

CDBG funds are allocated on a competitive basis: annually for public facilities, housing, downtown revitalization, and senior and community center projects; quarterly for economic development job creation projects; and throughout the year for imminent threat projects. The most competitive projects are funded without using any artificial targeting of areas or beneficiaries. Funding per region varies year to year depending on the greatest needs and project sustainability Statewide. Idaho generally spends on average over 75% of the CDBG funds on activities that benefit low-to-moderate income persons.

Home Investment Partnerships Program (HOME)

IHFA accepts HOME project applications based on an open NOFA (Notice of Funds Available). Applications are scored based on a competitive application scoring process. All applications must meet the minimum threshold requirements before further review and scoring takes place. Funding awards are tracked and reported to the IHFA Board of Commissioners and regional stakeholder groups. Because projects receive HOME funds based on a competitive score, which includes the strength of the application and demonstrated need for the project, the potential exists for disproportionate distribution among geographic regions. However, the percentage of HOME funds invested from inception to date in Idaho's seven regions ranges from 9.4% in Region 1 to 35.62% in Region 3, which roughly corresponds to regional population distribution. Without direct geographical allocations, the percentage of HOME funds invested in each of Idaho's seven regions ranges from 7.6% to 17.6%.



Emergency Shelter Grants

ESG funds are awarded to eligible applicants based on a competitive application process. Funds are not awarded by geographic region. Eligible applicants must be units of general local government or private nonprofit organizations. Eligible activities:

- Rehabilitation/renovation/conversion of emergency shelters
- Essential services provided in conjunction with emergency shelters
- Operations and/or maintenance of emergency shelters
- Homelessness prevention

Operations and maintenance of emergency shelters are the first priority for ESG funding for the 2009 program year. IHFA will set aside 10-15% of available ESG funds for Homelessness Prevention activities. IHFA will limit Essential Services to 26% of the statewide allocation. Homelessness Prevention funds will be awarded on a statewide basis, to qualified applicants who have demonstrated capacity to serve. The application deadline is normally in early May.

Affordable Housing Goals 91.320 (g)

The State must specify one-year goals for the number of households to be provided affordable housing through activities that provide rental assistance, production of new units, rehabilitation of existing units or acquisition of existing units using program funds. The State must also provide one year goals for the number of homeless, non-homeless, and special-needs households to be provided affordable housing.

Idaho Housing and Finance Association provides anticipated outcomes or goals regarding the production of decent, safe, affordable housing for 2009 Program Year through charts and narrative under the Activities section of the Action Plan (see sections 91.320(d) and 91.320(h). Goals:

- 300 units of new construction of affordable rental housing
- 143 units of multifamily acquisition and acquisition and rehabilitation
- 207 households with homebuyer down payment assistance
- 37 homes through Mutual Self-Help Homeownership programs

IHFA hopes to assist, through rental assistance and mental health supportive services activities, at least an additional 189 households under the Special Needs subpopulations who have an unmet need that are not currently being served in the numbers already identified in section 91.320(h). The highest priority will fall to those with severe mental illness and physical disabilities. IHFA continues to promote the development of targeted housing to developers.

Homeless and Other Special Needs Activities 91.320 (h)

Describe activities the State plans to undertake during the 2009 program year to address emergency shelter and transitional housing needs of the homeless, to prevent low-income persons and families from becoming homeless, to help homeless persons make the transition into permanent housing and independent living, specific action steps to end chronic homelessness and address the special needs of non-homeless persons as described in the federal regulations.

Idaho Housing and Finance Association (IHFA) is the appointed agency to administer homeless programs in 43 of the State's 44 counties. IHFA is also the organization appointed by the Governor of Idaho to develop the Statewide plan to end chronic homelessness. In this role, IHFA regularly meets with service providers throughout the State and develops programs and services consistent with the needs of the homeless people in Idaho, especially in the more rural regions of the State. During 2006, the 10-year plan to end homelessness was completed. During the 2009 Program Year, the goal set by the Idaho Homelessness Coordinating Committee (IHCC) will be to develop and implement three Housing First model programs in regions I, II and VI.

IHFA developed and improves yearly the State Continuum of Care strategy, which is designed to move people from a State of homelessness into permanent and suitable housing. With the exception of a few projects in Ada County (the county not in IHFA's jurisdiction), IHFA provides general oversight to all homeless projects in Idaho.

Emergency Shelter Needs

IHFA administers the Emergency Shelter Grant (ESG) funds for the State of Idaho. As the lead agency, IHFA has the opportunity to work closely with most of the shelters in the state in some capacity. Idaho has approximately 30 emergency shelters, 15 of those receive some type of federal assistance through IHFA. During the 2009 program year, IHFA estimates it will distribute approximately \$450,000 for shelter operations and services and \$53,000 for homelessness prevention. IHFA will contribute an additional \$100,000 in private funds for additional homelessness prevention activities. Based on information currently available, IHFA estimates the funds can serve approximately 3,300 people. Of this number, projections indicate 1400 will be single, unaccompanied individuals and 1900 families. IHFA also anticipates serving 600 households through Emergency Shelter Grant homeless prevention funds and 900 households through IHFA private funding for homeless prevention.

Because of limited ESG funds and statutory requirements, IHFA is only allowed to fund shelters currently operating and serving homeless persons. At this time, there are no anticipated revisions to the regulations that will allow IHFA to build or purchase any new emergency shelters. All ESG funds (less the amount allocated for homelessness prevention) are allocated to existing emergency shelters in good standing with IHFA and HUD. It is estimated the current unmet need for emergency shelter is 55 units.

Although funding is limited, IHFA is still able to assist emergency shelters in Idaho by providing technical assistance, general grant oversight, and inspecting the units for generally accepted habitability standards.

Transitional Housing and Permanent Housing Needs

IHFA administers all federal homeless programs in Idaho except for those located in Ada County. Idaho has 24 transitional and permanent housing projects that receive some type of federal assistance through IHFA. During the 2009 program year, IHFA estimates it will distribute approximately \$2 million in Supportive Housing Program funds for leasing, operational, and service-related activities for both transitional and permanent housing. IHFA will contribute approximately \$500,000 in private funds as match to the federal portion of the HUD-funded programs. Based on information currently available, IHFA estimates it will serve approximately 375 people in the HUD-funded transitional housing: 75 will be single, unaccompanied individuals; 300 will be families.

Although annual increases in funding are limited, IHFA is able to fund permanent housing projects in various regions of the State. In the last five years, IHFA has added six new permanent housing projects in Idaho. It is estimated that the unmet need for transitional housing is 64 units. IHFA will continue, through its efforts to create a statewide homeless strategy, to plan for additional transitional and permanent housing and is actively seeking new applications for affordable and supportive housing projects.

Homelessness Prevention

IHFA is anticipated to allocate approximately \$ 153,000 throughout the State for homelessness prevention activities. Of that amount, the Emergency Shelter Grant Program will support approximately \$53,000 and an additional \$100,000 will be contributed from IHFA private funding. In addition to the funding allocated through IHFA, both IHFA and contracted service providers will provide over 2,800 people with homebuyer education, post purchase default counseling, rental delinquency counseling, homeless prevention counseling and reverse mortgages (HECM) counseling during the next program year with the primary goal of helping persons live independently in their own housing.

Finally, IHFA is currently leading the efforts to create a statewide homelessness prevention protocol and will continue to fund special outreach projects such as un-sheltered homeless counts.

Transitional to Permanent Housing

IHFA has a fully developed Continuum of Care process that places emphasis on transitioning homeless persons to permanent housing. Approximately 100 people are projected to leave transitional housing for a more permanent living arrangement and about 80 persons with mental disabilities will receive permanent rental assistance during the next program year.

Non-Homeless Needs

The priority housing and supportive service needs of persons who are not homeless, but require supportive housing. Consistent with the State of Idaho 5-Year Strategic Plan, persons with severe mental illness and those that are physically disabled have been identified as having the largest need of Idaho's special needs populations. During the Program Year 2009 resources will be targeted to these populations; however, IHFA will prioritize local needs if they vary.

Through the on-going planning process for the 10-year plan to end homelessness, IHFA will ensure a representative(s) that primarily works to fund statewide programs for persons with mental illness participates. Through the planning process, a continuum of services for mentally ill that is integrated into the community will be analyzed and alignment of funding sources will be encouraged.

IHFA will promote and support production of adaptable, affordable, and accessible rental housing with HOME and Supportive Housing Program funds. During the 2009 Program Year, IHFA will also continue to administer and promote the Accessibility Improvements Program, which provides grants for up to \$5,000 for renters and homeowners to modify their residence for accessibility. These non-federal funds are accessed through independent living centers across the State of Idaho.

Other activities the State of Idaho plans on undertaking during the program year 2009 to address special needs populations includes: the promotion of senior housing developments for the elderly and frail elderly, transitional housing for person completing residential drug and alcohol treatment programs and the distribution of federal funding for housing and services for persons with HIV/AIDS. The following 2009 goals represent the number of persons in special needs subpopulations that IHFA hopes to assist through various housing and supportive services activities.

Special Needs Subpopulations	Priority Need Level (High, Medium, Low, No Such Need)	Unmet Need	Dollars to Address Unmet Need	Goals	2009 Goals
Elderly	Medium	3,141	\$169,000,000	125	25
Frail Elderly	Low	3,613	\$195,000,000	12	2
Severe Mental Illness	High	24,000	\$3,120,000,000	400	80
Developmentally Disabled	Medium	2,808	\$252,720,000	50	10
Physically Disabled	High	53,997	\$3,375,000,000	200	40
Persons w/ Alcohol/Other Drug Addictions	Medium	8,151	\$244,530,000	40	8
Persons w/HIV/AIDS	Medium	562	\$42,900,000	120	24
TOTAL		96,272	\$7,399,150,000	947	189

Barriers to Affordable Housing 91.320 (i)

Actions the State plans to take during the next year to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing.

The State of Idaho has identified several barriers to affordable housing across the state. In response, the State has identified the following actions to try to address them:

Barrier: Administrative Burden for Non-Entitlement Areas

Action: IHFA will continue to provide technical assistance and training which plays an important role in enhancing organizational capacity and project administration.

Barrier: Inadequate Capacity for Local Cooperation, Planning or Support

Action: IHFA will work with local entities through the Idaho Community Review, technical assistance activities and other forums that encourage and support public participation and comprehensive planning, especially in smaller communities.

Action: IDC is the administrator of a new State funded program titled Growth Management Planning. IDC will work and provide funding to local governments that are attempting to better plan and facilitate the growth that is occurring in their

jurisdictions. IDC will provide information and support to State legislators in their effort to evaluate the need to continue on-going funding of the program.

Barrier: Inadequate Funding to Meet Needs

A fundamental impediment to progress involves inadequate funding for programs.

Action: IHFA will continue to educate policy makers on their role in housing affordability in regard to the economic health of communities. IHFA will continue to work with local stakeholders to better target their limited funds to address and prioritize their housing needs effectively. Through the operation Idaho's Housing Hotline and housingidaho.com, IHFA will capture statistical information on housing needs and use the information to support statewide housing policy development.

Barrier: Speculative Investment and Cascading Inflation

During the nineties, average housing costs in Idaho increased 38.63%, while median household income increased only 7.13%. Since 2000, the price of bare land and real estate has increased as much as 700% in some areas. Low interest rates, speculative investment, debt restructuring, and profit motive all coincided with increasing pressure on real estate appraisers to inflate property valuations.

Action: IHFA will work with areas being impacted by property inflation to explore local projected needs and strategies to preserve available and appropriate resources that support workforce, senior and special needs housing.

Barrier: Unfunded Mandates-As new federal standards, initiatives and regulations are implemented, the demands on local communities and organizations are amplified. In addition to the practical limits of administrative staff, unfunded mandates typically meet with strong resistance, which limits program effectiveness and efficiency.

Action: IHFA will provide technical assistance to local entities to help them maximize limited resources and capacity to remain in compliance.

Other Actions 91.320 (j)

Actions the State plans to take during program year 2009 to address obstacles to meeting underserved needs, foster and maintain affordable housing, address lead-based paint hazards, reduce the number of poverty level families, develop institutional structure, enhance coordination between housing and social service agencies, and foster public housing resident initiatives.

Address Obstacles to Meeting Underserved Needs

The following lists the obstacles to meeting underserved community and economic development needs and actions that will be taken to address those obstacles.

Obstacle: Administrative Burden for Non-Entitlement Areas

HUD's planning, administration and reporting requirements are geared toward large entitlement communities that can support larger, more diverse and specialized administration. The regulatory complexity of HUD programs, from lead-based paint to fair housing law, can present a very real impediment to smaller communities. The many small government entities distributed throughout Idaho face the practical challenge of staff and elected officials being stretched thinly among many duties. It is rare to find dedicated positions with the administrative capacity to undertake complicated projects; therefore, technical assistance and training play an important role in cultivating capacity and project administration.

Actions: IDC staff will continue to offer training and technical assistance to cities and counties, engineers, architects, and certified grant administrators. IDC will hold application workshops in various locations across the State and provide one-on-one technical assistance to communities who seek funding. Both the grant administration manual and the application handbook are available on IDC's website www.commerce.idaho.gov.

IDC staff will conduct block grant application workshops this summer to train communities and their consultants on developing eligible and competitive projects.

Obstacle: Inadequate Capacity for Local Cooperation, Planning or Support

Involves the costs associated with public outreach and participation, long-term planning and local cooperation among public and private stakeholders. Rapidly increasing property tax assessments are also threatening the viability of many restricted-rent housing options. Successful programs depend to a large extent on the support and investment of local elected officials and community members. Communities that are unable to plan strategically are less likely to focus effectively on priorities. Therefore, we see an ongoing benefit to encouraging public participation and comprehensive planning, especially in smaller communities.

Actions: IDC and IHFA will continue to train local stakeholders and elected officials regarding long-term and comprehensive planning and implementing other community and economic development activities. IDC and IHFA will continue our leadership and involvement with the Community Review Process, which is a collaborative project of the Association of Idaho Cities, the Idaho Rural Partnership, the U.S. Dept. of Housing & Urban Development, Idaho Housing & Finance Association, Boise State University, University of Idaho, Idaho Department of Labor, and other federal, State, local, and private organizations as needed. The mission of the Community Review Process is to efficiently and effectively provide the host community with objective information from external community development professionals, create a forum to express internal leadership viewpoints and citizen feedback, recommend resources, and provide follow-up as needed.

Actions: IHFA will continue to host quarterly regional housing roundtables that inform and involve local and regional stakeholders in identifying and addressing housing needs.

Actions: IDC economic development staff will continue to implement the new Growth Management grant program that was funded by the Idaho legislature during the 2006 legislative session. Eighteen Statewide grants have been let, which benefit over 50 communities throughout the State, will receive assistance in addressing their local needs and planning for the unprecedented growth that is occurring in Idaho rural communities.

Obstacle: Inadequate Funding to Meet Needs

At the federal level, recent and projected cuts in domestic programs are reducing investment in American communities at a time of increasing need for workforce housing and community and economic development. The rate of increase in the cost of purchasing or renting homes is greater than the rate of increase in annual household income, widening the gap in access to affordable housing options. Underemployment and cost of living increases are stressing American households and communities. The programs that provide Americans a safety net and second chance are being reduced or dismantled.

Actions: IDC will continue to coordinate and partner with other funding agencies to try to solve the greatest needs with limited funding. Through economic development projects, the department will provide assistance to communities to encourage expansion of existing businesses or attract new business that in turn will create or retain jobs that pay a living wage.

Obstacle: Speculative Investment and Cascading Inflation

During the nineties, average housing costs in Idaho increased 38.63%, while median household income rose only 7.13%. Since 2000, the price of bare land and real estate has increased as much as 700% in some markets. These artificially high values then become comparables for subsequent appraisals, and the cycle is repeated. In rapidly developing communities, this limits access to property that is affordable to low- and moderate-income populations.

Actions: IDC will provide assistance to affected communities to collectively address this obstacle as requested.

Obstacle: Unfunded Mandates

As new federal standards, initiatives, and regulations are implemented, the demands on small local communities and organizations are amplified. These new requirements typically demand additional administrative capacity at the local level. Some of these mandates are Section 3 compliance, 504 compliance, Davis-Bacon compliance, Environmental Assessments, Fair Housing Assessments, and water quality standards. If not accompanied by adequate administrative resources, these mandates can siphon limited resources from actual service delivery or other program areas. In addition to the practical limits of administrative staff, unfunded mandates typically meet with strong local resistance, which limits program effectiveness and efficiency.

Actions: IDC will continue to work with regulatory agencies and communities to address solutions to this obstacle. Currently, IDC is working with USDA Rural Development and Idaho Department of Environmental Quality to

consolidate and streamline the environmental review process on joint funded projects. Also, on CDBG projects that partner with the State transportation department, IDC will establish an agreement with the department that identifies one agency as the lead on federal labor standards. This has reduced unnecessary administrative duplication.

Actions: IDC will continue to provide on-going training to current certified grant administrators and may provide training to those who wish to become certified grant administrators during the upcoming year. Trained administrators are more efficient at addressing and working with federal regulations.

Actions: IHFA will continue to use stakeholder forums such as the Quarterly Regional Housing Roundtables, Idaho Homelessness Policy Council and the Idaho Community Review process to assess priority needs, identify and discuss barriers and develop coordinated responses to specific obstacles. We view outreach, collaborative partnerships, and education as the most effective tools for effecting change at the policy level, where the majority of these obstacles lie.

Maintain Affordable Housing

IHFA's Board of Commissioners is appointed by the Governor to administer Section 8 Tenant Based Rental Assistance vouchers in 34 of 44 counties and encourage Public Housing programs Statewide.

During the 2009 Program Year, IHFA will continue to offer a Homeownership Voucher Program, which is available to Disabled individuals and families. During the 2009 Program Year, IHFA anticipates it will continue to have approximately 30 successful home closings using Section 8 vouchers to provide mortgage payment subsidy on a long-term basis.

IHFA will hold regional Public Housing Authority (PHA) Plan hearings in January 2009 and will perform outreach in each region with an IHFA branch office that administers Section 8 vouchers.

The Idaho Partners for Home Buyer Education Inc. (IPHBE), a 501(c) (3) created by IHFA and several other statewide organizations to provide a homebuyer education program called Finally Home! The course is designed specifically to address many of the issues a potential home owner may face with making a big investment like purchasing a home, such as qualifying for a mortgage, choosing a realtor, making an offer, and closing costs. Participants who successfully complete Finally Home!® may be eligible for incentives such as down payment and closing cost assistance, programs that accept higher debt ratios and using “gifted funds” at closing.

More than 19,000 students Statewide have graduated from the program since its inception in 1999. Approximately 200 classes are offered Statewide each year through eight regional training partners. It is anticipated that more than 2,000 persons will participate in the course in the year 2009. In the area of one-on-one counseling in 2009, it is anticipated that over 2700 households will be served with over 3,000 hours of counseling in the areas of pre-occupancy, default, reverse mortgage, rental delinquency, and homeless prevention. In 2009, Idaho Partner for Home Buyer Education will offer classes in English and Spanish, online courses in English and Spanish, as well as English and Spanish textbooks.

Additional activities include IHFA's coordination of its HOME investment into affordable housing in combination with low-income housing tax credits and other resources. IHFA was designated by Executive Order from the Governor as the designated administrator of Idaho's Tax Credit Allocation Plan with the responsibility of allocating Idaho's annual credit ceiling in accordance with an approved qualified Allocation Plan.

Similar to the HOME Program, Idaho's Tax Credit Allocation Plan establishes a process, whereby low-income housing tax credits may be awarded to developments, which address low-income housing priorities throughout the State. Applications for Tax Credits will be available during the 2009 Program Year during two to three Application Periods. The applications are specifically designed to allow housing developers to utilize one application to requesting both HOME funds and Tax Credits as sources of funding. Program coordination is enhanced by having both the HOME and Tax Credit staff in the same location.

IHFA administers the loan program by the Idaho Community Reinvestment Corporation (ICRC). The ICRC utilizes pooled bank funds to provide below market interest rate permanent loans amortized over 30 years to affordable rental housing developers. In 2007, the ICRC began providing grants to non-profit developers for predevelopment costs associated with single-family permanently affordable housing. In addition to administering the ICRC permanent loan program, IHFA has the financial resources and lending expertise to provide developers with affordable

construction/permanent combination loans. This lending alternative has the potential to benefit future development by reducing expenses from duplicate third-party expenses incurred by using two separate loans (construction and permanent).

Lead-Based Paint (LBP)

IHFA strongly supports education regarding the hazards and regulatory requirements of EPA's Final Rule regarding Lead Based Paint. In 2009, IHFA will partner with organizations throughout the State as they provide training opportunities and technical assistance to assist local stakeholders comply with EPA's new Lead Based Paint Final Rule and HUD requirements. Because Idaho has not adopted its own LBP regulations, the private sector is left to find ways to fund the education and training and necessary certifications to meet the federal regulatory requirements.

IHFA will continue to help support the funding for approved rehabilitation activities in affordable housing throughout the State as well as work to help reduce the number of housing units containing lead-based paint hazards.

Non-housing community development activities are not subject to lead based paint standards. IDC will ensure that CDBG funded housing projects adhere to federal lead-based paint standards.

Anti-Poverty Strategy

IDC's anti-poverty strategy is to assist cities and counties who construct infrastructure that aids in a businesses' development which leads to job creation and retention. At a minimum, 51% of these jobs must be taken by low-to-moderate income (LMI) individuals, including individuals at poverty level. Jobs taken by LMI individuals should increase their income and help them develop more marketable skills as well as their confidence. IDC is creating opportunity for poverty individuals.

In 2003, the Idaho Partners for Prosperity (PFP) was formed by community and educational leaders in Eastern Idaho and was one of four organizations invited to apply for Northwest Area Foundation grant intended to reduce poverty and increase prosperity. PFP subsequently applied for and in 2004 was awarded one of two private community grants of \$11 million dollars over a ten-year period; funds are to be used to improve local economic, educational and services collaboration in order to reduce poverty.

PFP representatives regularly participate in IHFA's regional housing roundtable forum discussions, the Idaho Community Review, and the IDC Rural forum meetings. This collaboration will provide an opportunity to identify needs and explore cooperative anti-poverty efforts among various State and regional entities.

Institutional Structure

In accordance with our Five-Year Consolidated Plan, the gap within our institutional structure includes increasing needs in geographically isolated communities.

To address this need, IDC will make its community development specialists available to provide on-site technical assistance at communities' requests. The department is also providing a larger amount of information on our website to further statewide accessibility.

IHFA will provide grant-writing training to potential applicants during the program year, as well as technical assistance and on-line versions of policies and procedures and the HOME Administrative Plan. IHFA will continue to sponsor quarterly regional housing roundtable meetings in various regions, which provide a forum to discuss and resolve outstanding issues. Minutes of these meetings are posted online for review.

Enhance Coordination between Public and Private Housing and Social Service Agencies

IHFA and IDC will continue to facilitate and participate in the following stakeholder forums during the program year to enhance collaboration and coordination of public, private and faith based service providers for housing, economic development, and other services:

- The Housing Coordination and Policy Forum (www.ihfa.org/research_hirc_forum.asp)
- The Idaho Gem Team

- Rural Forums
- Peer to peer
- Gem Technical Assistance Program
- The Idaho Community Review (www.idahocities.org)
- Idaho Homeless Policy Coalition
- Idaho's ADA Task Force
- Coalition for Idahoans with Disabilities
- Idaho Hispanic Profile Project
- IHFA Funding Allocation Committee
- Idaho Commission on Aging
- State of Idaho HIV/STD Planning Committee
- Mobile Home Task Force Committee
- Interagency Working Group on Public Transportation

Both IHFA and IDC participate in the Fair Housing forum, which works with members of various agencies throughout the State of Idaho to address fair housing concerns.

Foster Public Housing Resident Initiatives

IHFA does not oversee citywide or countywide Participating Jurisdictions (PJs). These Jurisdictions have local official governing boards responsible to appoint the board of a Public Housing Authority (PHA) and direct PHA activities. With this consideration a description of efforts to foster public housing resident initiatives during the 2009 program year are as follows:

IHFA's Board of Commissioners is appointed by the Governor to administer the Section 8 Housing Choice Voucher program in 34 of 44 counties and encourage Public Housing programs Statewide.

During the 2009 Program Year, IHFA will continue to make available a Housing Choice Voucher Homeownership program, currently available only to disabled households. To date, 26 participants have been successful in purchasing homes using Section 8 Housing Choice Vouchers to provide mortgage payment subsidy on a long-term basis. IHFA will hold regional PHA Plan hearings and perform outreach in each area that IHFA has a branch office administering Section 8 vouchers and Low Rent Public Housing to encourage participation in a Resident Advisory Board.

IHFA will continue to operate a Low Rent Public Housing program with 29 individual scattered site units in Idaho Falls, and a 47-unit complex in Kellogg. Residents will continue to be solicited to serve on Resident Advisory Boards.

The Public Housing Authorities in IHFA's jurisdiction will be required to submit their Agency Plans to IHFA for annual certification of consistency with the State's Consolidated Plan.

There are no Public Housing Programs within IHFA jurisdiction designated as "troubled"; IHFA's Low Rent Public Housing program is currently rated as a "high performer".

The State of Idaho does not own any public housing nor does IDC have jurisdiction over any public housing, therefore IDC does not have a forum to foster public housing resident initiatives.

Program Specific Requirements 91.320 (k)

Description of all criteria used to select applications for funding

Community Development Block Grant

CDBG funds are awarded through a competitive application process. Projects are awarded funding in accordance with the Method of Distribution described earlier in this report under the Activities (91.320d) headline and the Idaho State CDBG rules (which may be found at <http://adm.idaho.gov/adminrules/bulletin/bul/06sept.pdf>).

Application Review Process

Below is a summary of the ICDBG application process, for a more complete description of the process visit www.commerce.idaho.gov and read the ICDBG Application Handbook or visit <http://adm.idaho.gov/adminrules/bulletin/bul/06sept.pdf> to review the ICDBG program rules.

- After submittal to IDC, each application must be reviewed and ranked before it is taken to the Economic Advisory Council. The following process is followed:
- The application is reviewed for eligibility. If an application or project does not meet threshold criteria, it is considered disqualified and will not continue through the review process.
- Department staff review qualified applications using the ranking system described in this handbook. They assign points to various project components.
- Department staff also meets with other funding agencies to look at project funding, viability and the community's previous performance on large, funded projects.
- The two staff members ranking the application meet to come to a consensus regarding the project's points.
- The entire grant team meets to look at all of the projects and ensure comparability between similar projects.
- After the entire staff has agreed on the points awarded, they make their recommendations to the Economic Advisory Council.
- The council reviews the applications and invites applicants to make presentations which are optional, and may be done through teleconferencing. The presentation should be made by an elected official of the local government applying for the grant. The presentation should briefly review the project, the local commitment to the project, the local effort on the project, the degree of local economic impact from the project, and the degree to which the projects improve the quality of life within the communities.
- Under special circumstances, the council may hold a special meeting to consider Economic Development/Job Creation projects. A special meeting may be held if in the opinion of the chairperson, a project's urgency will not permit a delay in processing the application.
- For public facilities and economic development projects, the council will invite the most competitive projects to submit an addendum.
- After the addendum has been submitted or, after the presentation, the council makes its recommendation to the governor.
- The governor awards the projects.

Each application will be ranked by department staff using the guidelines outlined in the application and in the Idaho Community Block Grant rules. Each application, excluding imminent threats, is worth 1,000 points. These points are a combination of department staff ranking and the points assigned by the Economic Advisory Council. Economic development applications have minimum point thresholds that must be verified by department staff to be considered by the council. The points available per application type and applicable point thresholds are listed below.

Note: Imminent threat applications do not receive points. They are reviewed by IDC staff to ensure the imminent threat criterion is met before recommending it to the council for review.

Application Type	Maximum Award	Max Points Available		Max. Total Points Available	Minimum Threshold	
		IDC	EAC		IDC	EAC & IDC
Public Facility/Housing	\$500,000	800	200	1000	N/A	N/A

Senior/Community Centers	\$150,000	800	200	1000	N/A	N/A
Economic Development/Downtown Revitalization	\$500,000	900	100	1000	600	N/A
Economic Development/Jobs	\$500,000	800	200	1000	500	N/A
Imminent Threat	\$100,000	NA – No Ranking Section				

Points are awarded in accordance with ICDBG State rules. Each application type is awarded points as follows:

Public Facility/Housing

Public Facility/Housing application will be evaluated according to the following criteria.

Program Impact

(CDBG and local funds in project, eligible activities) 320 points

National Objectives

(% LMI to benefit, need and impact, fire station bonus)..... 260 points

Project Categories

(Planning, previous action, schedule and cost analysis) 220 points

Economic Advisory Council Evaluation

(local financing, effort, & commitment, and economic impact) 200 points

TOTAL1,000 points

Funds are awarded to the top-ranked applications until all EAC allocated funds are awarded. Applicants not funded are typically encouraged to seek technical assistance from department staff and to re-apply during the next funding round.

Senior Citizen/Community Centers

Senior Citizen Center and Community Center applications will be evaluated according to the following criteria.

Physical Conditions 350 points

Planning and Schedule 200 points

Benefits

(Activities provided, LMI and minority outreach) 150 points

Match 100 points

Economic Advisory Council Evaluation

(local financing, effort, & commitment and project impact) 200 points

TOTAL 1,000 points

Funds are awarded to the top-ranked applications until all EAC allocated funds are awarded. Applicants not funded are typically encouraged to seek technical assistance from department staff and to re-apply during the next funding round.

Economic Development/Downtown Revitalization

Economic Development – Downtown Revitalization applications will be evaluated according to the following criteria.

Organization	75 points
Economic Assessments	75 points
Implementation (Action items, implementation time frame, planning, previous amount accomplished)	200 points
Slum and Blight (Need and impact, relation of CDBG project to overall revitalization plan)	200 points
ICDBG Project (local match, other match, BID/LID related expenditures, longtime program involvement)	350 points
Economic Advisory Council Evaluation (project's impact on revitalization of the downtown economy)	100 points
TOTAL:	1,000 points

Funds are awarded to the top-ranked applications until all EAC allocated funds are awarded. The minimum number of points for an application to be considered for funding, which does not include EAC evaluation points is 600. Applicants not funded are typically encouraged to seek technical assistance from department staff and to re-apply during the next funding round.

Economic Development/Job Creation

Economic Development – Job Creation applications will be evaluated according to the following criteria.

Quality of New or Retained Jobs	100 points
Fringe Benefits	100 points
Business Risk and Management	125 points
Planning, Schedule and Cost (Planning, Schedule, and Environmental)	170 points
Minority Benefit	15 points
Local Investment Leverage	100 points
Distressed Area.....	20 points
Existing Idaho Business	20 points
Private Leverage	100 points
Activities.....	25 points
Grant Management	25 points
Economic Advisory Council Evaluation (economic impact, community commitment, and overall value)	200 points
TOTAL:	1,000 points

Funds are awarded to the top-ranked applications until all EAC allocated funds are awarded. The minimum number of points for an application to be considered for funding, which does not include EAC evaluation points, is 500. Applicants

not funded are typically encouraged to seek technical assistance from department staff and to re-apply during the next funding round.

Home Investment Partnerships (HOME) Program

HOME is a HUD program specifically designed to provide funds to help create and maintain safe, decent affordable housing for low-income individuals and families. IHFA receives HOME funds according to an annual formula-based HUD allocation. Fifteen (15) percent of each year's allocation must be reserved or "set-aside" for IHFA's Certified Community Housing Development Organizations (CHDOs). The CHDO must meet specific requirements to be eligible. In addition to the CHDO set-aside, a maximum ten (10) percent of each year's annual allocation is reserved for administrative costs. The remaining funds are awarded to projects as low-interest loans through a competitive application scoring process for new construction, acquisition, and acquisition and rehabilitation of rental and/or homebuyer project activities. Funding awards are reported to the IHFA Board of Commissioners and regional stakeholder groups. Projects receive funding in accordance with the Method of Distribution as outlined in this report. The HOME Administrative Plan (found at www.ihfa.org/grants) is amended annually or as necessary according to the established review and approval process.

IHFA will continue to allocate a percentage of its HOME allocation to single-family homebuyer assistance activities during the 2009 program year in the form of down payment assistance. As amended in the 2009 HOME Administrative Plan, homebuyers must repay the entire down payment assistance amount when the home is sold.

The HOME program, jointly with the IHFA Section 42 Tax Credit Program, will periodically establish the minimum level of rehabilitation per unit needed to qualify for funding by IHFA and the ratio to be required between rehabilitation funding and funding for equity or acquisition costs. This level will be consistent between the two programs and will be the primary purpose for funding. IHFA will ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.

IHFA's HOME Program requirements for rehabilitation of rental units reflect that applicants eligible for funding include those purchasing a rental housing project without previously having been a principal in the ownership or management of the project to be rehabilitated, or the existing owner or manager of a project that can document that the need for the rehabilitation is due to reasons beyond their control, such as long term disastrous economic conditions external to the project but existing in the community as a whole. Market studies and financial performance statements will be required to reflect that the project will be sustainable over the course of the repayment period of the HOME loan.

After careful consideration and review of very limited HOME funding, IHFA has determined the use of HOME funds for refinancing of multifamily housing is not the best use of HOME funds. Therefore, IHFA will not consider applications for multifamily refinancing activities under the current action plan year. However, IHFA recognizes the critical need for rehabilitation of multi-family rental and homebuyer property activities, and will continue to accept and review project applications for acquisition and rehabilitation activities. Any application requesting refinancing of existing debt will be referred to other IHFA financing programs available for multifamily housing projects.

IHFA's HOME Program requires a minimum period of affordability, based on the amount of the HOME funds allocated. HOME applications will receive additional points for an extended commitment of the required affordability period.

If an allocation is received, American Dream Down payment (ADDI) funds will be used as down payment and reasonable closing costs assistance to targeted population living in manufactured housing or public housing. In addition, IHFA may use ADDI funds to match Individual Development Accounts (IDA) for homeownership.

IHFA branch offices will distribute brochures and information regarding the ADDI program with a primary focus on persons receiving Section 8 vouchers as well as those living in public housing. IHFA will continue to hold training sessions around the State to educate lenders and realtors about the benefits to this program. The IHFA ADDI Program requires a family to attend a first-time home buyer education course. In addition, they must also qualify using the standard underwriting guidelines of participating lenders, as well as a Credit Standards application.

Emergency Shelter Grants

The State of Idaho is expected to receive \$529,000 in Emergency Shelter Grant (ESG) funds for the 2009 program year. ESG funds are distributed on a competitive basis to eligible applicants. Eligible applicants are units of general local government or private nonprofit organizations. (PLEASE NOTE: The level of Federal funds is based on the calendar 2008 allocation. Current projections for the State of Idaho were not available at the time of this writing. Final amounts are determined by HUD and if sufficiently different, may result in a program amendment). Eligible activities under the ESG program regulations are:

- Rehabilitation/renovation/conversion of emergency shelters
- Essential services provided in conjunction with emergency shelters
- Operations and/or maintenance of emergency shelters
- Homelessness prevention

Operations and maintenance of emergency shelters will be the first priority for ESG funding. IHFA will set aside 10-15% of the available ESG funds for homelessness prevention activities and will limit Essential Services to 26% of the statewide allocation. Homelessness prevention funds will be accessible to all qualified service providers, but will be distributed statewide by awards to qualified applicants that have demonstrated the capacity to serve their region of the State with these funds. The application deadline is normally set for early May.

With ESG funding, homeless persons are expected to be provided with access to safe and sanitary shelter as well as to supportive services and mainstream assistance needed to move them toward transitional or permanent housing options. The following objectives were established to guide distribution and use of ESG funds in Idaho. Outcome measures for each objective can be found in this document under Activities 91.320 (c):

To encourage and support projects which fulfill a need identified in the Five-Year Strategic Plan for Housing & Community Development, and the Continuum of Care Homeless Assistance Plan.

- To help coordinate efforts by different organizations within geographic areas in order to fill gaps in facilities and services identified in each Regional Continuum of Care Plan,
- To support projects that use program funds to complement the use of other available public and private funds and other resources to improve services to the homeless,
- To fund projects which address severe shortages in services to the homeless with clearly defined methods to measure the outcomes of these services,
- To support projects which use funds to expand or make improvements to existing facilities for the homeless,
- To support projects that best assist persons in moving through the Continuum of Care toward independent living,
- To support projects which will carry out Homelessness prevention activities,
- To support projects in jurisdictions where comprehensive support and ancillary services are available and accessible to homeless individuals, and
- To support projects that can be completed in a timely manner, with measurable outcomes, within budget, and in conformance with all applicable federal and State requirements.

Additional Items

Although the Code of Federal Regulations only requires Idaho to submit a form certifying it will seek to affirmatively further fair housing, the Seattle Office of Fair Housing and Equal Opportunity requests the State identify what actions will be undertaken to affirmatively further fair housing during PY2009.

During the ranking and review process for ICDBG public facilities and housing projects, IDC awards additional points to projects in communities who have adopted the 2003 International Building Code (IBC), which incorporates fair housing and accessibility standards. The department also supported State legislation to make adoption of the 2003 IBC required. Both IDC and IHFA are active participants in the Idaho.

The Idaho Fair Housing Forum is a group of stakeholders working together to help promote the principles of fair and accessible housing for all Idahoans. With representatives from local, State, and federal government, Idaho's housing

industry, human and disability rights organizations and consumer advocates, the IFHF provides a means for coordination and collaboration among diverse interests.

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